

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

3 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
District of New Jersey**In Re: **John T Bellomo**Case No.: 24-15091 (CMG)Judge: Christine M. Gravelle

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice RequiredDate: August 16, 2024☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☒ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney /s/ JDWInitial Debtor: /s/ JTB

Initial Co-Debtor \_\_\_\_\_

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay to the Chapter 13 Trustee \$1,200.00 monthly for 60 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ \_\_\_\_\_ per month for \_\_\_\_\_ months; \$ \_\_\_\_\_ per month for \_\_\_\_\_ months, for a total of 0 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available): \_\_\_\_\_
- c. Use of real property to satisfy plan obligations:  
☐ Sale of real property  
 Description: \_\_\_\_\_  
 Proposed date for completion: \_\_\_\_\_  
☐ Refinance of real property:  
 Description: \_\_\_\_\_  
 Proposed date for completion: \_\_\_\_\_  
☐ Loan modification with respect to mortgage encumbering property:  
 Description: \_\_\_\_\_  
 Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.  
☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:  
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: \_\_\_\_\_ Initial Co-Debtor: \_\_\_\_\_

**Part 2: Adequate Protection**

**x NONE**

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: <b>\$2,190.00</b>
DOMESTIC SUPPORT OBLIGATION	PRIORITY	<b>-NONE-</b>
Internal Revenue Service	PRIORITY	<b>\$20,338.71</b>
State of NJ Division of Taxation	PRIORITY	<b>\$3,421.89</b>
Township of Barnegat	PRIORITY	<b>\$1,058.27</b>

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
 Check one:  
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ **NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
<b>LoanDepot</b>	<b>132 Rockrimmon Blvd., Barnegat 08005</b>	<b>\$2,111.78</b>	<b>0.00%</b>	<b>\$2,111.78</b>	<b>\$3287.00</b>

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ **NONE**

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
<b>US Senate FCU</b>	<b>132 Rockrimmon Blvd., Barnegat, NJ 08005</b>	<b>\$26,807.11</b>	<b>0.00%</b>	<b>\$26,807.11</b>	<b>\$352.29</b>

**c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
<b>Quantum3 Group for GoodLeap</b>	<b>Solar Panels</b>	<b>\$61,026.10</b>	<b>\$0.00</b>

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
<b>Ally Financial Inc.</b>	<b>2017 Ford Flex SEL \$16,133.63</b>
<b>HUD</b>	<b>132 Rockrimmon Blvd., Barnegat \$106,641.57</b>
<b>NJ ERMA</b>	<b>132 Rockrimmon Blvd., Barnegat \$30,616.97</b>

**g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

**Part 5: Unsecured Claims**

**NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
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**Part 6: Executory Contracts and Unexpired Leases** x **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
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**Part 7: Motions** **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
<b>LVNV Funding</b>	<b>132 Rockrimmon Blvd. Barnegat, NJ</b>	<b>Judgment</b>	<b>\$65,000.00 plus interest</b>	<b>\$639,000.00</b>	<b>\$27,900.00</b>	<b>\$607,918.31</b>	<b>\$65,000.00 plus interest</b>
<b>Velocity Investments</b>	<b>132 Rockrimmon Blvd., Barnegat, NJ</b>	<b>Judgment</b>	<b>\$22,300.71</b>	<b>\$639,000.00</b>	<b>\$27,900.00</b>	<b>\$650,617.60</b>	<b>\$22,300.70</b>
<b>Discover Bank</b>	<b>132 Rockrimmon Blvd., Barnegat, NJ</b>	<b>Judgment</b>	<b>\$5,705.06</b>	<b>\$639,000.00</b>	<b>\$27,900.00</b>	<b>\$667,213.25</b>	<b>\$5,705.06</b>

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

**Part 8: Other Plan Provisions**

a. **Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

b. **Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. **Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. **Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **June 5, 2024**

Explain below **why** the plan is being modified:

**To surrender solar panel loan**

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: August 16, 2024

/s/ John T Bellomo

**John T Bellomo**  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: August 16, 2024

/s/ Jeanie D. Wiesner

**Jeanie D. Wiesner**  
Attorney for the Debtor(s)

In re:  
John T Bellomo  
Debtor

Case No. 24-15091-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 20, 2024

User: admin  
Form ID: pdf901

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2024:

Recip ID	Recipient Name and Address
db	John T Bellomo, 132 Rockrimmon Blvd, Barnegat, NJ 08005-1727
520307657	+ Barnegat Township, 900 West Bay Ave, Barnegat NJ 08005-1298
520354976	HMH-Southern Ocean Medical Center, 1140 NJ-72, Manahawkin, NJ 08050
520264256	+ HUD, 100 East Penn Square, Philadelphia, PA 19107-3324
520294278	KML Law Group, 1719 State Rt 10, Suite 207, Parsippany NJ 07054-4539
520264267	+ NJ Housing and Mortgage Finance Agency, 637 S. Clinton Avenue, P.O. Bos 18550, Trenton, NJ 08650-2085
520294281	Pressler, Felt & Warshaw LLP, 5020, 7 Entin Road, Parsippany, NJ 07054
520264270	+ Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Building One, Wall, NJ 07719-9020
520264278	+ Township of Barnegat, Tax & Utilities Billing Department, 900 West Bay Avenue, Barnegat, NJ 08005-1297
520264279	+ United States Senate F, Pob 77920, Washington, DC 20510-0001
520343698	+ United States Senate Federal Credit Union, 1310 Braddock Place, Alexandria, VA 22314-1648
520264280	+ Upstart/Velocity Investments, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 20 2024 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Aug 20 2024 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520264243	+ Email/PDF: AffirmBKNotifications@resurgent.com	Aug 20 2024 20:36:58	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
520269164	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 20 2024 20:26:06	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520294923	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 20 2024 20:25:04	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520264244	+ Email/Text: ally@ebn.phinsolutions.com	Aug 20 2024 20:27:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
520264245	+ Email/PDF: bncnotices@becket-lee.com	Aug 20 2024 20:36:52	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520264246	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 20 2024 20:28:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West St, Wilmington, DE 19801-5014
520264248	Email/Text: correspondence@credit-control.com	Aug 20 2024 20:28:00	Central Loan Admin & R, Po Box 77404, Ewing, NJ 08628
520264247	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 20 2024 20:36:58	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520264250	+ Email/PDF: Citi.BNC.Correspondence@citi.com		



District/off: 0312-3

User: admin

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Date Rcvd: Aug 20, 2024

Form ID: pdf901

Total Noticed: 59

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520264253	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 20 2024 20:36:29	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
520264265	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 20 2024 20:36:29	Macy's/ DSNB, Atytn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
520264254	+ Email/Text: mrdiscen@discover.com	Aug 20 2024 20:27:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520294277	+ Email/Text: ecourts.col_efilings@fskslaw.com	Aug 20 2024 20:28:00	Fein Such Kahn & Shepard, 7 Century Dr., Ste 201, Parsippany, NJ 07054-4609
520264255	+ Email/Text: accountresearch@goodleap.com	Aug 20 2024 20:28:00	GoodLeap Llc., Attn: Bankruptcy, 8781 Sierra College Blvd, Roseville, CA 95661-5920
520332963	+ Email/Text: bankruptcyreports@wakeassoc.com	Aug 20 2024 20:29:00	HMH-SOUTHERN OCEAN MEDICAL CENTER, c/o Wakefield & Associates, LLC, PO BOX 58, FORT MORGAN CO 80701-0058
520264257	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 20 2024 20:28:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520264249	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 20 2024 20:36:45	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
520264258	+ Email/Text: PBNCNotifications@peritusservices.com	Aug 20 2024 20:27:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
520337264	Email/PDF: resurgentbknotifications@resurgent.com	Aug 20 2024 20:25:04	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520264262	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 20 2024 20:26:14	LVNV Funding LLC, c/o Resurgent Capital Services LP, 55 Beattie Pl, Suite 110, Mail Stop 276, Greenville, SC 29601-5115
520264259	+ Email/Text: Documentfiling@lciinc.com	Aug 20 2024 20:28:00	Lending Club, Attn: Bankruptcy, 595 Market St, San Francisco, CA 94105-2802
520264260	^ MEBN	Aug 20 2024 20:21:30	Loan Depot, PO Box 77404, Trenton, NJ 08628-6404
520264261	+ Email/Text: bknotification@loandepot.com	Aug 20 2024 20:29:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
520264263	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 20 2024 20:36:53	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520264264	Email/Text: camanagement@mtb.com	Aug 20 2024 20:28:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520264266	Email/Text: OperationsServices@nassaufinancial.org	Aug 20 2024 20:27:00	Nassau Financial Fcu, Po Box 9006, Westbury, NY 11590
520264268	Email/Text: Bankruptcy.Notices@pnc.com	Aug 20 2024 20:27:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222
520264269	Email/Text: Bankruptcy.Notices@pnc.com	Aug 20 2024 20:27:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
520328149	Email/Text: bnc-quantum@quantum3group.com	Aug 20 2024 20:29:00	Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788
520264270	^ MEBN	Aug 20 2024 20:22:33	Ragan & Ragan, 3100 Route 138 West, Brinley

District/off: 0312-3 User: admin Page 3 of 4  
Date Rcvd: Aug 20, 2024 Form ID: pdf901 Total Noticed: 59

520334863	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 20 2024 20:28:00	Plaza, Building One, Wall, NJ 07719-9020 State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
520264272	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Aug 20 2024 20:28:00	State of New Jersey Division of Taxation, P.O. Box 254, Trenton, NJ 08695-0245
520264271	^ MEBN	Aug 20 2024 20:22:12	Service Finance Company, Attn: Bankruptcy, Po Box 2935, Gainesville, GA 30503-2935
520264273	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 20 2024 20:36:46	Syncb/Pep Boys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520264274	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 20 2024 20:25:57	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520264275	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 20 2024 20:36:32	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520264276	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 20 2024 20:36:55	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520336629	Email/Text: bncmail@w-legal.com	Aug 20 2024 20:28:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520264277	+ Email/Text: bncmail@w-legal.com	Aug 20 2024 20:28:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
520268516	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Aug 20 2024 20:24:54	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520264281	Email/Text: bankruptcy@usalliance.org	Aug 20 2024 20:28:00	Usalliance Federal Cr, 411 Theodore Fremd Ave, Rye, NY 10580
520294279	Email/Text: bankruptcy@usalliance.org	Aug 20 2024 20:28:00	Usalliance Federal Cr, 600 Midland Avenue, Rye, NY 10580
520354977	Email/Text: bankruptcy.accounts@wakeassoc.com	Aug 20 2024 20:27:00	Wakefield and Associates, LLC, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
520326149	+ Email/Text: bknotification@loandepot.com	Aug 20 2024 20:28:00	loanDepot.com, LLC, 5465 Legacy Drive, Suite 400, Plano, TX 75024-3192
TOTAL: 48			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520294280	*+	LVNV Funding LLC, c/o Resurgent Capital Services LP, 55 Beattie Pl, Suite 110, Mail Stop 276, Greenville, SC 29601-5115

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Date Rcvd: Aug 20, 2024

Form ID: pdf901

Total Noticed: 59

Date: Aug 22, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor LOANDEPOT.COM LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanie D. Wiesner	on behalf of Debtor John T Bellomo jeanie@sadeklaw.com brad@sadeklaw.com;service@sadeklaw.com
Peter Adel Lawrence, I	on behalf of Creditor United States Federal Credit Union bankruptcy@fskslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5